B 10 (Supplement 1) (12/11)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF TEXAS

In re Raynee Amber Cantrell and Daniel Cole Cantrell
Debtor

Case No. 10-70010

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Lakeview Loan Servicing, LLC

Court Claim No. (if known): 13

Last four digits of any number you use to identify the debtors account : 6931

Date of payment change:
Must be at least 21 days after date of this notice 3/1/2013

New total payment:
Principal, interest, and escrow, if any $ 665.03

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No
☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______

Current escrow payment: $ 206.83 **New escrow payment:** $ 220.57

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______

Current interest rate: ______% **New interest rate:** ______%

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: ______

Current mortgage payment: $ ______ **New mortgage payment:** $ ______

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Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☒ I am the creditor. ☐ I am the creditor's authorized agent. (Attach copy of power of attorney, if any)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✖ Rose Cedro
Signature

Date 2/8/2013

Print: Rose Cedro
First Name Middle Name Last Name

Title Bankruptcy Specialist II

Company M&T Bank

Address
Number Street

City State ZIP Code

Contact phone 716 630-4802

Email rcedro@mtb.com

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CERTIFICATE OF SERVICE

I DO HEREBY CERTIFY that a true and correct copy of the foregoing Notice of Mortgage Payment Change was served on the parties listed below by the United States Mail, first class postage prepaid or via electronic e-mail by the Clerk of Court on 2/8/13:

DEBTORS
Daniel Cole Cantrell
708 S. Park Ave.
Iowa Park, TX 76367

Raynee Amber Cantrell
708 S. Park Ave.
Iowa Park, TX 76367

DEBTOR ATTORNEY
Monte J. White & Associates, P.C.
1106 Brook Avenue
Hamilton Place
Wichita Falls, TX 76301

TRUSTEE
Walter O'Cheskey
6308 Iola Avenue
Lubbock, TX 79424

US TRUSTEE
1100 Commerce Street
Room 976
Dallas, TX 75242-1496

McCARTHY, HOLTHUS & ACKERMAN, LLP

Cole Patton
Lance Erickson
Atty file no.: TX-12-11714

M&T Bank

REPRESENTATION OF PRINTED DOCUMENT

RETURN SERVICE ONLY
Please do not send mail to this address
P.O. Box 619063
Dallas, TX 75261-9063

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Contact Us

Customer Service: 1-800-411-7627

Property Tax : 1-866-406-0949

Property Insurance: 1-888-882-1847

Correspondence Address:
PO BOX 1288
BUFFALO, NY 14240-1288

www.mtb.com

5-750-63803-0004765-001-000-000-000-000

DANIEL COLE CANTRELL
RAYNEE AMBER CANTRELL
708 S PARK AVE
IOWA PARK TX 76367-2635

Statement Date: 01/14/13

New Payment Information

	Principal and/or Interest	444.46
	Escrow Deposit	212.17
	Prorated Escrow Shortage	8.40
	Optional Insurance	0.00
	Other	0.00
Less:	Buydown/Assistance Payment	0.00
	New Payment Effective 03/13	665.03

Periodically, your escrow account is reviewed to ensure that sufficient funds will be available to pay escrow items when due. As tax and insurance amounts are subject to change each year, your monthly escrow deposit may also change. Your current monthly payment is $647.41 of which $444.46 is for principal and interest, $205.51 is deposited into your escrow account, and -$2.56 is for other amounts such as optional insurance, shortage, replacement reserves, etc., that may be included with your regular mortgage payment

Anticipated Annual Disbursements

MORTGAGE INS	382.32
HAZARD INS	623.10
COUNTY TAX	354.51
CITY TAX	1,186.03
Total Disbursements	**2,545.96**

Projected Escrow Balance Summary

The cushion allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless state law specifies a lower amount.

The following breakdown reflects how your regular escrow payment amount is calculated:

Total scheduled disbursements:	$2,545.96
divided by 12 monthly payments:	$212.17
Total escrow shortage	**$100.76**
divided by 12 monthly payments:	**$8.40**
Total escrow payment:	$220.57

Note: The targeted lowest monthly balance may not be reached if a shortage is prorated and included as part of your monthly escrow payment. If you prefer, you may pay this shortage in full prior to the scheduled change. To do so, please remit the total shortage due in the form of a separate check with the coupon located at the bottom of this form. If your shortage is received and processed prior to the effective date of the analysis, we will adjust the escrow portion of your payment to $212.17 for a new total payment of $656.63.

Account Projections

Projections for coming year: The following summary shows anticipated activity in your escrow account for the next twelve months, which was used to calculate your payment above.

Month	Monthly Escrow Deposit	Scheduled Disbursement	Description	Projection Based On Current Balance	Projection Based On Required Balance
			Starting Balance	**702.65**	**803.41**
Mar 13	212.17	31.86	FHA INS	882.96	983.72
Mar 13		**623.10**	**HAZARD INS**	**259.86**	**360.62**
Apr 13	212.17	31.86	FHA INS	440.17	540.93
May 13	212.17	31.86	FHA INS	620.48	721.24
Jun 13	212.17	31.86	FHA INS	800.79	901.55
Jul 13	212.17	31.86	FHA INS	981.10	1,081.86
Aug 13	212.17	31.86	FHA INS	1,161.41	1,262.17
Sep 13	212.17	31.86	FHA INS	1,341.72	1,442.48
Oct 13	212.17	31.86	FHA INS	1,522.03	1,622.79
Nov 13	212.17	31.86	FHA INS	1,702.34	1,803.10
Dec 13	212.17	31.86	FHA INS	1,882.65	1,983.41
Dec 13		354.51	COUNTY TAX	1,528.14	1,628.90
Dec 13		1,186.03	CITY/VILLAGE	342.11	442.87
Jan 14	212.17	31.86	FHA INS	522.42	623.18
Feb 14	212.17	31.86	FHA INS	702.73	803.49

Escrow Requirements, New Mortgage Payment and Anticipated Annual Disbursements

Your lowest monthly balance for the next 12 months should reach $360.62, which equals a reserve of two months escrow deposit. In order to reach this low point, your required escrow balance after your 02/13 payment should be $803.41, whereas your actual escrow balance is $702.65. The difference, $100.76, represents an escrow shortage and will be spread over the next 12 payments. **Based on these calculations for the coming year, your new payment amount effective 03/01/13 will be $665.03.**

750-4032-0212F - Escrow/Generic

INTERNET REPRINT

M&T Bank

SHORTAGE COUPON

DANIEL COLE CANTRELL
RAYNEE AMBER CANTRELL

Your Escrow Analysis indicates a shortage of $100.76

If you wish, you may pay the entire shortage of $100.76 and reduce your payment by the prorated shortage amount. The new payment, after the shortage has been paid, will be $656.63. If you decide to pay your shortage in full, return this statement with your check to M&T Bank, **Attn: Escrow Department,** P.O. Box 64787, Baltimore, MD 21264-4787.

M&T BANK
PO BOX 64787
BALTIMORE MD 21264-4787

ACCOUNT HISTORY

		Previous Escrow Account Projection				Actual Escrow Account History**			
		Deposits	Disbursements	Description	Balance	Deposits	Disbursements	Description	Balance
				STARTING BALANCE	449.45			STARTING BALANCE	-1,871.98
JAN	13	205.51	31.86	FHA INS	623.10	2,435.40 *	*	FHA INS	563.42
JAN	13			FHA INS	623.10		31.86 *	FHA INS	531.56
FEB	13	205.51	31.86	FHA INS	796.75	202.95 *	31.86	FHA INS	702.65

The total amount of escrow deposits received during this period was $2,638.35 and the total escrow disbursements were $63.72. An asterisk (*) indicates a difference from a previous estimate either in the date or the amount of the deposit/disbursement.
** This section may also reflect anticipated escrow activity that has not yet occurred prior to the effective date of this analysis.

Mortgage Insurance Premium: Your mortgage loan requires a mortgage insurance premium ("MIP"). MIP is insurance from the Federal Housing Administration ("FHA") that protects lenders against loss in the event a borrower defaults on a mortgage. Effective for all loans closed on or after January 1, 2001, FHA annual mortgage insurance premiums will be automatically canceled under the following conditions:
For mortgages with terms more than 15 years the annual mortgage insurance premiums will be canceled when the loan to value ratio reaches 78 percent, provided the mortgagor has paid the annual mortgage insurance premiums for at least five years.
For mortgages with terms 15 years and less and with loan to value ratios 90 percent and greater, the annual mortgage insurance premiums will be canceled when the loan to value ratio reaches 78 percent, irrespective of the length of time the mortgagor has paid the annual mortgage premiums.
Mortgages with terms 15 years and less and with loan to value ratios of 89.99 percent and less will not be charged annual mortgage insurance premiums. Although the annual mortgage insurance premiums will be cancelled as described, the contract of insurance will remain in force for the loan's full term. This mortgage insurance premium cancellation provision only applies to loans in the Mutual Mortgage Insurance (MMI) Fund.
FHA will determine when you have reached the 78% loan to value ratio based on the lower of the sales price or appraised value at origination. New appraised values will not be considered. Cancellation of the annual mortgage insurance premium will normally be based on the scheduled amortization of the loan. However, in cases where additional payments have been applied to the loan balance as a prepayment, cancellation can be based on the actual amortization of the loan. If you have prepaid and believe you have met the requirements for canceling the FHA insurance, please send a written request to us at P.O. Box 1288, Buffalo, NY 14240.

M&T Bank is attempting to collect a debt and any information obtained will be used for that purpose. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

REPRESENTATION OF PRINTED DOCUMENT

M&T Bank

Statement Date: 01/14/13

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Please remember, as your taxes increase on an annual basis, the escrow portion of your payment will also increase. If you have any questions about this Escrow Analysis, please call our Customer Service Department toll free at 1-800-411-7627.

INTERNET REPRINT